

**STATE OF MICHIGAN  
DEPARTMENT OF ENERGY, LABOR & ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE REGULATION**

**Before the Commissioner of the Office of Financial and Insurance Regulation**

**In the matter of:**

**MLA, INC.**

**License/Registration No.: FR-0659, SR-0069**

**Enforcement Case No. 07-05476**

**Respondent.**

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**To:**

**MR JOHN TOWNSEND  
MLA, INC.  
16168 CLINTON AVE  
MACOMB TOWNSHIP, MI 48042**

**Issued and entered  
This 17<sup>th</sup> day of February 2009  
by Stephen R. Hilker, Chief Deputy Commissioner  
Office of Financial and Insurance Regulation**

**FINAL ORDER OF REVOCATION OF MORTGAGE BROKER, LENDER, AND  
SERVICER REGISTRATION**

**I.**

**Findings of Fact**

1. On April 21, 2008, the Chief Deputy Commissioner issued a Notice of Intention to Revoke License and/or Registration ("Notice") pursuant to Section 12 of the Mortgage Brokers, Lenders, and Servicers Licensing Act (MBLSLA), MCL 445.1662, and Section 11 of the Secondary Mortgage Loan Act (SMLA), MCL 493.61. Said Notice advised Respondent that failure to request a hearing within 20 days would result in the issuance of a final order of

revocation of Respondent's mortgage broker, lender, and servicer registration under the MBLSLA and SMLA. Said Notice was served on Respondent on April 28, 2008.

2. Respondent failed to request a hearing on the Notice of Intention to Revoke License and/or Registration within 20 days as required by statute.

## II.


### ORDER

NOW THEREFORE, based upon the factual findings set forth above and the files and records of the Office of Financial and Insurance Regulation, IT IS HEREBY ORDERED THAT:

1. Respondent's first mortgage broker, lender, and servicer registration, registration no. FR-0659, issued pursuant to provisions of the MBLSLA, shall be and hereby is REVOKED.

2. Respondent's second mortgage broker and lender registration, registration no. SR-0069, issued pursuant to provisions of the SMLA, shall be and hereby is REVOKED.

IT IS SO ORDERED.

  
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Stephen R. Hilker  
Chief Deputy Commissioner